

In re:
Waldo Alfaro
Rositsa Manolcheva
Debtors

Case No. 20-13619-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 20, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	Waldo Alfaro, Rositsa Manolcheva, 675 Eagle Rd., Newtown, PA 18940-2911
14538448	Berkheimer Tax Adminstator, PO Box 25144, Lehigh Valley, PA 18002-5144
14538449	Best Line Leasing, Inc., c/o Christopher Mahoney, Esquire, 2 N State St, Newtown, PA 18940-2027
14540413	+ Best Line Leasing, Inc. d/b/a Best Line Equipment, C/O HRISTOPHER S. MAHONEY, Stuckert and Yates, 2 N. State Street, Newtown, PA 18940-2027
14538457	Site Works Consultants, Inc., 6 Village Row Logan Sq, New Hope, PA 18938
14538458	Tadeusz Dlugi and Marta Kazirod, c/o Natalia Teper, Esquire, 112 W Franklin Ave, Pennington, NJ 08534
14538547	+ U.S. Bank National Association, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14538459	William C. McWilliams, 2419 S Opal St, Philadelphia, PA 19145-4215

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 21 2025 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14538450	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 21 2025 00:14:00	Internal Revenue Service, 600 Arch St, Philadelphia, PA 19106-1695
14548719	Email/Text: JCAP_BNC_Notices@jcap.com	May 21 2025 00:15:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14559309	+ Email/Text: nsm_bk_notices@mrcooper.com	May 21 2025 00:14:00	Legacy Mortgage Asset Trust 2020-GS1, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14825571	+ Email/Text: nsm_bk_notices@mrcooper.com	May 21 2025 00:14:00	Legacy Mortgage Asset Trust 2020-GS1, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
14558870	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 21 2025 00:34:45	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14538451	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 21 2025 00:14:00	Pa Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14538452	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 21 2025 00:14:00	Pa Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14538453	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 21 2025 00:14:00	Pa Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14553772	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 21 2025 00:14:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

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14555209	Email/Text: bnc-quantum@quantum3group.com	May 21 2025 00:14:00	Quantum3 Group LLC as agent for, Cognical Holdings Inc., PO Box 788, Kirkland, WA 98083-0788
14538455	Email/Text: nsm_bk_notices@mrcooper.com	May 21 2025 00:14:00	Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
14538456	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 21 2025 00:15:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14935795	+ Email/Text: bkteam@selenefinance.com	May 21 2025 00:14:00	U.S. BANK TRUST NATIONAL ASSOCIATION, SELENE FINANCE LP, ATTN: BK DEPT, 3501 OLYMPUS BLVD, SUITE 500, DALLAS, TX 75019-6295
14538182	^ MEBN	May 21 2025 00:09:15	U.S. Bank National Association, as Trustee for MAS, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14547706	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 21 2025 00:15:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14559305	+ Email/Text: nsm_bk_notices@mrcooper.com	May 21 2025 00:14:00	U.S. Bank Trust National Association, et al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14538447		20-13619
14555973		20-13619
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14555974	*	Berkheimer Tax Adminstator, PO Box 25144, Lehigh Valley, PA 18002-5144
14555975	*	Best Line Leasing, Inc., c/o Christopher Mahoney, Esquire, 2 N State St, Newtown, PA 18940-2027
14555977	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 9052, Andover, MA 01810-9052
14555976	*+	Internal Revenue Service, 600 Arch St, Philadelphia, PA 19106-1695
14555978	*	Pa Department of Revenu, PO Box 280946, Harrisburg, PA 17128-0946
14555979	*	Pa Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14555980	*	Pa Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14538454	*+	Pa Dept of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14555981	*+	Pa Dept of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14555982	*	Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
14555983	*	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14555984	*	Site Works Consultants, Inc., 6 Village Row Logan Sq, New Hope, PA 18938
14555985	*	Tadeusz Dlugi and Marta Kazirod, c/o Natalia Teper, Esquire, 112 W Franklin Ave, Pennington, NJ 08534
14555986	*	William C. McWilliams, 2419 S Opal St, Philadelphia, PA 19145-4215

TOTAL: 2 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC antonio.bonanni@law.njoag.gov, pfranz@hoflawgroup.com
CAROL B. MCCULLOUGH	on behalf of Joint Debtor Rositsa Manolcheva mccullougheisenberg@gmail.com cbmccullough64@gmail.com;mccullough.carolb124134@notify.bestcase.com
CAROL B. MCCULLOUGH	on behalf of Debtor Waldo Alfaro mccullougheisenberg@gmail.com cbmccullough64@gmail.com;mccullough.carolb124134@notify.bestcase.com
CHRISTOPHER S. MAHONEY	on behalf of Creditor Best Line Leasing Inc. d/b/a Best Line Equipment cmahoney@stuckertyates.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 dboyle-ebersole@hoflawgroup.com ckohn@hoflawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 bkgroup@kmlawgroup.com
KARINA VELTER	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2020-GS1 karina.velter@powerskirm.com bankruptcy@powerskirm.com
KARINA VELTER	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC karina.velter@powerskirm.com, bankruptcy@powerskirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST mimcgowan@raslg.com
PAUL H. YOUNG	on behalf of Joint Debtor Rositsa Manolcheva support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Waldo Alfaro support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
ROBERT BRIAN SHEARER	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST rshearer@raslg.com
SARAH K. MCCAFFERY	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
SARAH K. MCCAFFERY	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com
SARAH K. MCCAFFERY	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2020-GS1 smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 18

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Waldo Alfaro)	Case No. 20-13619-amc
dba All Decorative Concrete, LLC)	
dba Smart Remodeling Solutions, LLC)	
)	Chapter: 13
Rositsa Manolcheva)	
aka Rositsa Alfaro)	
dba All Decorative Concrete, LLC)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: May 20, 2025

For The Court

Timothy B. McGrath
Clerk of Court